

UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/8/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John W. Styf
1700 Robbins Rd Lot 234
Grand Haven, MI 49417

Viola F. Styf
1700 Robbins Rd Lot 234
Grand Haven, MI 49417

Case Number:
10-00168-jdg

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-2680
xxx-xx-7859

Attorney for Debtor(s) (name and address):
John W. Styf

1700 Robbins Rd Lot 234
Grand Haven, MI 49417

Telephone number:

Bankruptcy Trustee (name and address):
John A. Porter
Attorney at Law and Bankruptcy Trustee
6059 Cannon Highlands Drive NE
Belmont, MI 49306
Telephone number: (616) 874-4800

Meeting of Creditors

Date: **February 17, 2010**

Time: **09:00 AM**

Location: **Ledyard Building, Second Floor, 125 Ottawa NW, Suite 202R, Grand Rapids, MI 49503**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/18/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Division Ave., N.
Room 200
Grand Rapids, MI 49503
Telephone number: (616)456-2693

For the Court:

Clerk of the Bankruptcy Court:
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 1/8/10

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. (Applies to cases filed on or after October 17, 2005)
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment shall file a request with the Court.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0646-1
Case: 10-00168

User: roundtrd
Form ID: b9a

Page 1 of 1
Total Noticed: 25

Date Rcvd: Jan 08, 2010

The following entities were noticed by first class mail on Jan 10, 2010.

db/db	+John W. Styf, Viola F. Styf, 1700 Robbins Rd Lot 234, Grand Haven, MI 49417-2875
tr	+John A. Porter, Attorney at Law and Bankruptcy Trustee, 6059 Cannon Highlands Drive NE, Belmont, MI 49306-9678
smg	+MI DEPT OF TREASURY, COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
smg	+SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001
smg	+SECURITIES & EXCHANGE COMM, BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2615
ust	+Jill M. Gies, U.S. Department of Justice, OUST, 211 West Fort, Suite 700, Detroit, MI 48226-3263
5707803	Citgo / CBSD, P.O. Box 5497, Sioux Falls, SD 57117
5707805	+Citi, P.O. Box 0241, Sioux Falls, SD 57101-0241
5707804	Citi, P.O. Box 5241, Sioux Falls, SD 57117
5707807	+One West Bank, 6900 Beatrice Dr., Kalamazoo, MI 49009-9559
5707808	+Sears CBSD, P.O. Box 6189, Sioux Falls, SD 57117-6189
5707810	Shell /Citi, P.O. Box 6497, Sioux Falls, SD 57117
5707811	+UNL/ Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241

The following entities were noticed by electronic transmission on Jan 08, 2010.

ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Daniel J. Casamatta, Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Daniel M. McDermott, Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	David W. Asbach, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Dean E. Rietberg, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Habbo G. Fokkena, Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Matthew T. Cronin, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Michael V. Maggio, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Michelle M. Wilson, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Office of the U.S. Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
5707801	+EDI: CHASE.COM Jan 08 2010 17:43:00	Chase, 800 Brookside, Westerville, OH 43081-2822
5707802	+EDI: CHASE.COM Jan 08 2010 17:43:00	Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
5707806	EDI: DISCOVER.COM Jan 08 2010 17:43:00	Discover Financial Svc LLC, P.O. Box 15316, Wilmington, DE 19850
5707808	+EDI: SEARS.COM Jan 08 2010 17:43:00	Sears CBSD, P.O. Box 6189, Sioux Falls, SD 57117-6189

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5707809* +Sears CBSD, P.O. Box 6189, Sioux Falls, SD 57117-6189

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2010

Signature:

